## Summary Table of Bank Structure and Conditions

<table>
<thead>
<tr>
<th></th>
<th>Community Banking Organizations</th>
<th>Large Organizations</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nation</td>
<td>Tristate</td>
</tr>
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<td></td>
<td>Tristate</td>
<td>Tristate</td>
</tr>
<tr>
<td></td>
<td>$ Bill</td>
<td>% Change From $ Bill</td>
</tr>
<tr>
<td></td>
<td>23Q4</td>
<td>23Q3</td>
</tr>
<tr>
<td>Total Assets</td>
<td>3,260.4</td>
<td>7.85</td>
</tr>
<tr>
<td>Total Loans</td>
<td>2,251.1</td>
<td>8.04</td>
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<tr>
<td>C&amp;I</td>
<td>324.9</td>
<td>8.67</td>
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<tr>
<td>Real Estate</td>
<td>1,687.6</td>
<td>7.82</td>
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<tr>
<td>Consumer</td>
<td>108.8</td>
<td>3.50</td>
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<tr>
<td>Total Deposits</td>
<td>2,715.4</td>
<td>6.11</td>
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<tr>
<td>Ratios (in %)</td>
<td>23Q4</td>
<td>23Q3</td>
</tr>
<tr>
<td>Net Income/Avg Assets (ROA)</td>
<td>1.03</td>
<td>1.09</td>
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<tr>
<td>Net Interest Inc/Avg Assets (NIM)</td>
<td>3.18</td>
<td>3.25</td>
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<td>Noninterest Inc/Avg Assets</td>
<td>0.76</td>
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<tr>
<td>Noninterest Exp/Avg Assets</td>
<td>2.50</td>
<td>2.47</td>
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<tr>
<td>Loans/Deposits</td>
<td>82.90</td>
<td>82.53</td>
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<tr>
<td>Nonperforming Loans/Total Loans</td>
<td>0.63</td>
<td>0.59</td>
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</tbody>
</table>

**Source:** Unless otherwise noted, all data are from Federal Financial Institutions Examination Council (FFIEC) Call Reports.

**Notes:** The data are adjusted for mergers. Quarterly percentage changes are compound annualized rates except where noted. Ratios are aggregates; that is, the numerators and denominators are summed across all banks in the group, then divided. *Large U.S. banks* are defined as banking organizations such as bank holding companies that are ranked in the top 100 in banking assets as of December 31, 2022, including assets of only their commercial bank subsidiaries. Large banks typically operate in multiple regions. The number of large banks may exceed 100 if during the calendar year some banking organizations’ assets grow larger than those of the 100th largest bank at the beginning of the year. A *banking organization* is an independent bank or all the banks within a highest-level bank holding company; however, banks less than five years old and special-purpose banks, such as credit card banks, are excluded. *Small tristate banks* are defined as those based in the tristate area that were not in the top 100 in assets as of December 31, 2022. The *tristate area* consists of Pennsylvania, New Jersey, and Delaware. *Small U.S. banks* are defined as those based outside the tristate area that were not in the top 100 in assets as of December 31, 2022, including assets of only their commercial bank subsidiaries. *U.S.* excludes tristate banks. The sample includes 99 small tristate banks, 3,526 small U.S. banks, and 95 large U.S. banks.
Part 1: Earnings Ratios
CHART 1

Return on Average Assets
Percent

- Large Banks
- Small Banks — U.S.
- Small Banks — Tristate
CHART 2

Net Interest Margin
Percent

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4

Small Banks — Tristate
Small Banks — U.S.
Large Banks
Part 2: Annual Growth Rates
CHART 3

Annual Growth of Quarterly Net Income
Percent

-60 -40 -20 0 20 40 60
2022Q4 2023Q1 2023Q2 2023Q3 2023Q4

Large Banks
Small Banks — U.S.
Small Banks — Tristate
CHART 4

Annual Growth of Total Assets
Percent

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4

Small Banks — Tristate

Large Banks

Small Banks — U.S.
CHART 5
Annual Growth of Total Loans
Percent

Small Banks — U.S.
Small Banks — Tristate
Large Banks
Annual Growth of RRE Loans

Percent

- Small Banks — U.S.
- Small Banks — Tristate
- Large Banks

2022Q4, 2023Q1, 2023Q2, 2023Q3, 2023Q4
CHART 5b

Annual Growth of CRE Loans

Percent

- Small Banks — U.S.
- Small Banks — Tristate
- Large Banks

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4
Annual Growth of Construction Loans

Percent

CHART 5c

Small Banks — U.S.
Small Banks — Tristate
Large Banks
Annual Growth of Loans Secured by Multifamily Properties
Percent

CHART 5d

Small Banks — Tristate
Large Banks
Small Banks — U.S.
CHART 5e
Annual Growth of Commercial Mortgages
Percent

![Line chart showing annual growth of commercial mortgages from 2022Q4 to 2023Q4 for Small Banks in the U.S. and Tristate, and Large Banks. The chart indicates a decline in growth over time for all categories.]
CHART 5f

Annual Growth of Commercial and Industrial Loans
Percent

-20 -10 0 10 20

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4

Small Banks — U.S.
Large Banks
Small Banks — Tristate
Small Banks — U.S.
CHART 5g

Annual Growth of Consumer Loans

Percent

[Graph showing the annual growth of consumer loans for small banks in the U.S. and in the Tristate region, as well as large banks, over the quarters 2022Q4 to 2023Q4.]
CHART 6

Annual Growth of Total Deposits

Percent

Small Banks — Tristate
Large Banks
Small Banks — U.S.
Part 3: Asset Quality Ratios
CHART 7
Nonperforming Assets as a Share of Total Assets
Percent

- Small Banks — Tristate
- Small Banks — U.S.
- Large Banks
CHART 8

Nonperforming Loans as a Share of Total Loans
Percent

Small Banks — Tristate

Large Banks

Small Banks — U.S.
Residential Real Estate Nonperforming Loan Ratio
Percent

Large Banks
Small Banks — U.S.
Small Banks — Tristate

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4
CHART 10

Commercial Real Estate Nonperforming Loan Ratio
Percent

- Large Banks
- Small Banks — Tristate
- Small Banks — U.S.

Graph showing the trend of commercial real estate nonperforming loan ratios for large banks and small banks in Tristate and U.S. from 2022Q4 to 2023Q4.
CHART 11

Commercial and Industrial Nonperforming Loan Ratio
Percent

- Small Banks — Tristate
- Small Banks — U.S.
- Large Banks
CHART 12

Consumer Nonperforming Loan Ratio

Percent

Large Banks

Small Banks — U.S.

Small Banks — Tristate

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4
Part 4: Loan Loss Provisioning and Reserves
CHART 13

Loan Loss Reserves as a Share of Total Assets
Percent

Small Banks — Tristate
Small Banks — U.S.
Large Banks

Federal Reserve Bank of Philadelphia
Research Department
CHART 14

Net Charge-Offs as a Share of Loan Loss Provisions

Percent

Small Banks — Tristate

Large Banks

Small Banks — U.S.
CHART 15

Loan Loss Provision as a Share of Operating Income
Percent

-4 -2 0 2 4 6 8 10

10

8

6

4

2

0

-2

-4

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4

Large Banks

Small Banks — Tristate

Small Banks — U.S.
CHART 16

Loan Loss Coverage Ratio
Percent

Small Banks — U.S.

Large Banks

Small Banks — Tristate

Federal Reserve Bank of Philadelphia
Research Department
Part 5: Capital Ratios
Total Equity as a Share of Total Assets

Percent

Chart 17

- Small Banks — Tristate
- Large Banks
- Small Banks — U.S.

Y-axis: 8.0 to 10.5
X-axis: 2022Q4 to 2023Q4
CHART 18

Tier One Leverage Ratio
Percent

Small Banks — U.S.
Small Banks — Tristate
Large Banks

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4
Part 6: Liquidity Ratios
CHART 20

Loan-to-Deposit Ratio
Percent

- Small Banks — Tristate
- Small Banks — U.S.
- Large Banks
CHART 21
Core Deposits as a Share of Total Deposits
Percent

- Small Banks — Tristate
- Small Banks — U.S.
- Large Banks

Timeline: 2022Q4 to 2023Q4
CHART 22

Liquid Assets as a Share of Total Assets

Percent

Large Banks

Small Banks — U.S.

Small Banks — Tristate

2022Q4 2023Q1 2023Q2 2023Q3 2023Q4
Part 7: Market Conditions
CHART 23

New and Existing Total U.S. Home Sales
Thousands

New Home Sales

Existing Home Sales
Questions and comments may be directed to James V. DiSalvo at 215-574-3820 or jim.disalvo@phil.frb.org.


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